

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kristopher W. Kipp
 Vicki E. Kipp
 Debtors

Case No. 17-11512-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 210U

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 Total Noticed: 76

Date Rcvd: Sep 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2017.

db/jdb
 smg +Kristopher W. Kipp, Vicki E. Kipp, 305 Faith Drive, Blandon, PA 19510-9604
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +Santander Consumer USA, Inc. dba Chrysler Capital, P.O. Box 560284, Dallas, TX 75356-0284
 13877340 +APEX ASSET MANAGEMENT, 2501 OREGON PIKESUITE 120, LANCASTER, PA 17601-4890
 13877342 +BB&T, 5220 Kutztown Rd, Temple, PA 19560-1245
 13877343 BB&T, BB&T CREDIT DISPUTO BOX 1847, WILSON, NC 27894
 13877344 +CALIBER HOME LOANS, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2088
 13877345 +CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
 13877346 +CHASE/BANK ONE CARD SERV, PO BOX 15298, WILMINGTON, DE 19850-5298
 13877347 +CHRYSLER CAPITAL, PO BOX 961275, FORT WORTH, TX 76161-0275
 13877349 CREDIT FIRST NATL ASSOC, PO BOX 81315, CLEVELAND, OH 44181-0315
 13953367 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13877348 Citibank (South Dakota) N.A., P.O. Box 6191, Sioux Falls, SD 57117-6191
 13928216 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 13877352 +DISCOVER FINCL SVC LLC, c/o Michael Dougherty, Esquire, 170 S Independence Mall W Ste 874,
 Philadelphia, PA 19106-3334
 13877353 +ERC, Po Box 1259, Dept. 98696, Oaks, PA 19456-1259
 13877355 +General Service Bureau, P.O. Box 641579, Omaha, NE 68164-7579
 13884458 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 13877357 +Integrated Medical Group, PC, 82 Tunnel Road, Pottsville, PA 17901-3869
 13877358 +JM Winston Radiology, P.O. Box 536065, Pittsburgh, PA 15253-5902
 13877361 +Lehigh Valley Hospital, Patient Accounting Department, POB 4120, Allentown, PA 18105-4120
 13877362 Lehigh Valley Physician Group, P.O. Box 1754, Allentown, PA 18105-1754
 13877364 +Meadowlands Hospital and Medical Center, 55 Meadowlands Parkway, Secaucus, NJ 07094-2977
 13877365 +Midland Funding LLC, c/o Hayt, Hayt & Landau, LLC, 123 S. Broad St., Ste. 1160,
 Philadelphia, PA 19109-1043
 13877366 #+Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
 13877370 +Northland Group Inc, P.O. Box 390846, Mail Code CPK2, Edina, MN 55439-0846
 13877369 Northland Group Inc, PO Box 390300, Mail Code UBN8, Minneapolis, MN 55439
 13877372 +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425
 13877376 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 13877377 +Shawn Kipp, 305 Faith Drive, Blandon, PA 19510-9604
 13877379 +St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168
 13877378 +St Joseph Medical Center, ATTN: Billing Department, 2500 Bernville Road, RT 183,
 Reading, PA 19605-9453
 13877380 St Joseph Regional Health, POB 644168, Pittsburgh, PA 15264-4168
 13877389 THE HOME DEPOT/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 13877388 +Target National Bank, c/o Daniel Santucci, Esquire, 1 International Plaza, 5th Floor,
 Philadelphia, PA 19113-1510
 13895057 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. BANK NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT,
 P.O. BOX 5229, CINCINNATI, OH 45201-5229)
 13877391 US BANK, CRA MANAGEMENTPO BOX 3447, OSHKOSH, WI 54903
 13938091 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 13877393 +US DEPT. OF EDUCATION/GL, 2401 INTERNATIONAL, POB 7859, MADISON, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Sep 15 2017 04:01:36 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2017 04:01:25
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2017 04:01:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsed@recoverycorp.com Sep 15 2017 04:06:51 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13877339 +E-mail/Text: roy.buchholz@allianceoneinc.com Sep 15 2017 04:00:49 Alliance One Receivables,
 4850 E. Street Rd., Ste. 300, Trevoise, PA 19053-6643
 13877341 E-mail/Text: bankruptcy@bbandt.com Sep 15 2017 04:00:55 BB&T, 223 WEST NASH ST,
 WILSON, NC 27893
 13888727 E-mail/Text: bankruptcy@bbandt.com Sep 15 2017 04:00:55 BB&T, PO BOX 1847,
 WILSON, NC 27894-1847
 13877350 E-mail/PDF: creditonebknofications@resurgent.com Sep 15 2017 04:06:32 CREDIT ONE BANK,
 PO BOX 98872, LAS VEGAS, NV 89193-8872
 13967889 +E-mail/Text: ECEBKMmail@Caliberhomeloans.com Sep 15 2017 04:02:13 Caliber Home Loans, Inc.,
 PO Box 24330, Oklahoma City, OK 73124-0330
 13877351 E-mail/Text: mrdiscen@discover.com Sep 15 2017 04:00:49 DISCOVER FINCL SVC LLC,
 PO BOX 15316, WILMINGTON, DE 19850-5316

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13879709 E-mail/Text: mrdiscen@discover.com Sep 15 2017 04:00:49 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13877354 +E-mail/Text: bankruptcy@fult.com Sep 15 2017 04:02:14 FULTON BANK, 1695 STATE ST,
E PETERSBURG, PA 17520-1328
13877356 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 15 2017 04:02:07 HARLEY DAVIDSON CREDIT,
3850 ARROWHEAD DR, CARSON CITY, NV 89706-2016
13877360 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 15 2017 04:00:51 KOHLS DEPARTMENT STORE,
PO BOX 3115, MILWAUKEE, WI 53201-3115
13907350 E-mail/PDF: resurgentbknknotifications@resurgent.com Sep 15 2017 04:06:16
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13967584 E-mail/PDF: resurgentbknknotifications@resurgent.com Sep 15 2017 04:06:14
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13877367 +E-mail/Text: rlambert@mscb-inc.com Sep 15 2017 04:00:56 MSCB, Inc., P.O. Box 1567,
Paris, TN 38242-1567
13877363 +E-mail/Text: bknotices@mbandw.com Sep 15 2017 04:01:42 McCarthy, Burgess & Wolff,
The MB & W Bldg., 26000 Cannon Road, Cleveland, OH 44146-1807
13966606 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 15 2017 04:01:28 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
13877371 +E-mail/Text: Bankruptcies@nragroup.com Sep 15 2017 04:02:12 NTL RECOVERY AGENCY,
2491 PAXTON ST, HARRISBURG, PA 17111-1036
13877368 +E-mail/Text: Bankruptcies@nragroup.com Sep 15 2017 04:02:12 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
13877373 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2017 04:07:05
PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502
13877374 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2017 04:19:55
Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd., Ste. 100,
Norfolk, VA 23502-4962
13877375 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2017 04:06:40
Portfolio Recovery Associates, c/o Carrie Ann Brown, Esquire, 120 Corporate Blvd,
Norfolk, VA 23502
13928934 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2017 04:19:32
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13878016 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2017 04:19:09
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13877382 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:29 SYNCB/Lowes, P.O. Box 965005,
Orlando, FL 32896-5005
13877383 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:08 SYNCB/Pep Boys, PO Box 965036,
Orlando, FL 32896-5036
13877384 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:08 SYNCB/QVC, PO BOX 965005,
ORLANDO, FL 32896-5005
13877385 E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:52 SYNCB/SAMS CLUB DUAL CARD,
P O BOX 965005, ORLANDO, FL 32896-5005
13877386 E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:08 SYNCB/WALMART DUAL CARD,
P O BOX 965024, ORLANDO, FL 32896-5024
13877387 E-mail/PDF: gecsedirecoverycorp.com Sep 15 2017 04:06:52 Synchrony Bank,
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
13877390 +E-mail/Text: bankruptcydepartment@tsico.com Sep 15 2017 04:02:09 TRANSWORLD SYSTEMS,
POB 15520, Wilmington, DE 19850-5520
13877394 +E-mail/Text: bgiven@wyoopto.com Sep 15 2017 04:02:13 Wyomissing Optometric Center, Inc.,
50 Berkshire Court, Wyomissing, PA 19610-1219

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847
(address filed with court: BB&T, PO Box 1847, Wilson, NC 27894-1847)
13890365* +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
13877381* St. Joseph Regional Health, PO Box 644168, Pittsburgh, PA 15264-4168
13968818* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S. Bank National Association, Bankruptcy Department,
PO Box 108, St. Louis MO 63166-0108)
13877392* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK RMS CC, 205 W 4TH ST, CINCINNATI, OH 45202)
13877359 ##JM Winston Radiology, P.O. Box 5829, 415 Reading Avenue, Wyomissing, PA 19611-1122
TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

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User: dlw
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
GEORGE M. LUTZ on behalf of Joint Debtor Vicki E. Kipp glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Debtor Kristopher W. Kipp glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
JOSEPH ANGIO DESSOYE on behalf of Creditor Caliber Home Loans, INC. paeb@fedphe.com
KARINA VELTER on behalf of Creditor Caliber Home Loans, INC. amps@manleydeas.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkggroup@kmlawgroup.com
PETER E. MELTZER on behalf of Creditor BB&T bankruptcy@wglaw.com, state@wglaw.com
THOMAS YOUNG, HAE SONG on behalf of Creditor US Bank National Association pa.bkecf@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kristopher W. Kipp and Vicki E. Kipp
Debtor(s)

Case No: 17-11512-ref

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 9/14/17

For The Court

Timothy B. McGrath
Clerk of Court